

**Amendment to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claim 1 (currently amended): A method for conducting a transaction, the method comprising:

- a. receiving a transaction request from a user at a server;
- b. issuing a challenge to the user;
- c. receiving a response from the user based upon said challenge;
- d. processing said response to verify an instrument;
- e. assembling credentials for the transaction at said server, said credentials comprising at least one key;
- f. providing at least a portion of said assembled credentials to said user;
- g. receiving a second request from said user at said server, said second request including said portion of said assembled credentials provided to said user; and
- h. validating, at said server, said portion of said assembled credentials provided to said user with said key of said assembled credentials to provide access to a transaction service.

Claim 2 (original): The method of Claim 1, wherein the transaction is an electronic purchase transaction.

Claim 3 (original): The method of Claim 2, wherein the electronic purchase transaction is conducted using a digital wallet.

Claim 4 (original): The method of Claim 1, wherein the instrument is a smartcard.

Claims 5-42 (canceled).

Claim 43 (currently amended):        A method for conducting a transaction, the method comprising:

- a.     receiving a transaction request from a user at a server;
- b.     issuing a challenge to the user;
- c.     receiving a response from the user based upon said challenge;
- d.     processing said response to verify the user;
- e.     assembling credentials for the transaction at said server, said credentials comprising at least one key;
- f.     providing at least a portion of said assembled credentials to said user;
- g.     receiving a second request from said user at said server, said second request including said portion of said assembled credentials provided to said user; and
- h.     validating, at said server, said portion of said assembled credentials provided to said user with said key of said assembled credentials to provide access to a transaction service.

Claim 44 (previously presented):     The method of Claim 43, wherein the transaction is an electronic purchase transaction.

Claim 45 (previously presented):     The method of Claim 44, wherein the electronic purchase transaction is conducted using a digital wallet.

Claim 46 (previously amended):     The method of Claim 43, wherein the user conducts the transaction via a smartcard.

Claims 47-89 (canceled).

Claim 90 (new):        A method for conducting a transaction, the method comprising:

- a.     receiving a transaction request from a user at a server;
- b.     issuing a challenge to the user;

- c. receiving a response from the user based upon said challenge;
- d. processing said response to verify an instrument;
- e. assembling credentials for the transaction at said server, said credentials comprising at least one key;
- f. providing at least a portion of said assembled credentials to said user;
- g. receiving a second request from said user at said server indicating readiness to complete the transaction, said second request including said portion of said assembled credentials provided to said user; and
- h. validating, at said server, said portion of said assembled credentials provided to said user with said key of said assembled credentials to thereby permit processing and completion of said transaction.

Claim 91 (new): The method of claim 90, further comprising the steps of:

- i. accessing required information associated with said user from said server;
- j. populating one or more corresponding user purchase forms at said server with said required information; and
- k. said server providing said populated user purchase forms and an authorization response message to a merchant for processing and completion of said transaction.

Claim 92 (new): The method of claim 91, wherein said transaction is an electronic purchase transaction.

Claim 93 (new): The method of claim 91, wherein said transaction is a web-based purchase transaction.

Claim 94 (new): The method of claim 92, wherein the electronic purchase transaction is conducted using a digital wallet.

Claim 95 (new): The method of claim 93, wherein the web-based purchase transaction is conducted using a digital wallet.

Claim 96 (new): The method of claim 90, wherein the instrument is a smartcard.

Claim 97 (new): The method of claim 91, wherein said required information includes user name, user address, shipping address, card number, and payment amount.

Claim 98 (new): A method for conducting an electronic purchase transaction, the method comprising:

- a. receiving a transaction request from a user at a server;
- b. issuing a challenge to the user;
- c. receiving a response from the user based upon said challenge;
- d. processing said response to verify an instrument;
- e. assembling credentials for the transaction at said server, said credentials comprising at least one key;
- f. providing at least a portion of said assembled credentials to said user;
- g. said user indicating readiness to complete said purchase transaction;
- h. receiving a second request from said user at said server, said second request including said portion of said assembled credentials provided to said user;
- i. validating, at said server, said portion of said assembled credentials provided to said user with said key of said assembled credentials to thereby permit processing and completion of said transaction;
- j. accessing required information associated with said user from said server;
- k. populating one or more corresponding user purchase forms at said server with said required information; and

l. said server providing said populated user purchase forms and an authorization response message to a merchant for processing and completing said purchase transaction.

Claim 99 (new): The method of claim 98, further comprising the steps of:

- m. receiving said challenge at said instrument;
- n. said instrument prompting said user for a personal identifier;
- o. receiving said personal identifier from said user;
- p. said instrument validating said personal identifier and unlocking said instrument;

and

- q. said instrument transmitting said response to said server.

Claim 100 (new): The method of claim 98, wherein the electronic purchase transaction is conducted using a digital wallet.

Claim 101 (new): The method of claim 98, wherein the instrument is a smartcard.

Claim 102 (new): The method of claim 98, wherein said electronic purchase transaction is a web-based transaction.

Claim 103 (new): The method of claim 98, wherein said required information includes user name, user address, shipping address, card number, and payment amount.